

UNPUBLISHED

**UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT**

No. 20-1269

PENNYMAC LOAN SERVICES, LLC,

Creditor - Appellant,

v.

STEPHANIE LYNN GARNER,

Debtor - Appellee,

and

JOSEPH A. BLEDSOE, Chapter 13 Trustee,

Trustee - Appellee.

Appeal from the United States District Court for the Eastern District of North Carolina, at
Wilmington. Terrence W. Boyle, Chief District Judge. (7:19-cv-00182-BO)

Submitted: October 14, 2020

Decided: November 4, 2020

Before MOTZ, WYNN, and HARRIS, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Baxter Chad Ewing, WOMBLE BOND DICKINSON (US) LLP, Charlotte, North
Carolina, for Appellant. Richard P. Cook, RICHARD P. COOK, PLLC, Wilmington,
North Carolina; Joseph A. Bledsoe, III, CHAPTER 13 TRUSTEE, New Bern, North

Carolina, for Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

PennyMac Loan Services, LLC, appeals the district court's order affirming the bankruptcy court's order avoiding its lien as a judicial lien under 11 U.S.C. § 522(f). We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. *PennyMac Loan Servs., LLC v. Garner*, No. 7:19-cv-00182-BO (E.D.N.C. Mar. 2, 2020). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED